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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	William First name D Middle name		Kim First name E Middle name
	Bring your picture identification to your meeting with the trustee.	Moore Last name and Suffix (Sr., Jr., II, III)	_	Moore Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4722		xxx-xx-1402

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Debtor 1 William D Moore
Debtor 2 Kim E Moore

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	5962 Wexford Lane	If Debtor 2 lives at a different address:
		Roscoe, IL 61073 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Winnebago	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 2 Kim E Moore Case number (if known) Tell the Court About Your Bankruptcy Case Part 2: Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? Yes. When Case number District District When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Relationship to you Debtor When Case number, if known District 11. Do you rent your Go to line 12. ■ No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1

William D Moore

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Deb	otor 2 Kim E Moore			Case number (if known)
Par	Report About Any Bu	sinesses	You Own as a Sole Proprie	tor
	•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of bu	siness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	
	If you have more than one sole proprietorship, use a		Number, Street, City, Sta	ate & ZIP Code
	separate sheet and attach it to this petition.		Check the appropriate be	ox to describe your business:
				ness (as defined in 11 U.S.C. § 101(27A))
				I Estate (as defined in 11 U.S.C. § 101(51B))
				defined in 11 U.S.C. § 101(53A))
				er (as defined in 11 U.S.C. § 101(6))
			☐ None of the abov	• • • • • • • • • • • • • • • • • • • •
				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	s. If you indicate that you are	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am not filing under Cha	pter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	Hazardous Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat	_		
	of imminent and	☐ Yes.	What is the hazard?	
	identifiable hazard to			
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number, Street, City, State & Zip Code

William D Moore

Debtor 1

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Debtor 1 William D Moore
Debtor 2 Kim E Moore Case number (if known)

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

☐ **Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active

military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

☐ Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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William D Moore Debtor 2 Kim E Moore Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16a. individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 25.001-50.000** 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ William D Moore /s/ Kim E Moore William D Moore Kim E Moore Signature of Debtor 1 Signature of Debtor 2 Executed on January 7, 2016 Executed on January 7, 2016 MM / DD / YYYY MM / DD / YYYY

Debtor 1

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Debtor 1 Debtor 2	William D Moore Kim E Moore	Document	Page 7 of 49	se number (if known)	
Debiol 2	KIIII E MOOTE		Ca	se number (# known)	
represent	nttorney, if you are ed by one not represented by	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Uni for which the person is eligible. I also certify 342(b) and, in a case in which § 707(b)(4)(D in the schedules filed with the petition is income.	ted States Code, and have that I have delivered to the applies, certify that I have	explained the relief and debtor(s) the notice	available under each chapter required by 11 U.S.C. §
io ine tina	page.	/s/ Philip H. Hart Signature of Attorney for Debtor	Date	January 7, 20	16
		Philip H. Hart Printed name			
		Eric Pratt Law Firm P.C.			
		3957 North Mulford Rd. Suite C Rockford, IL 61114 Number, Street, City, State & ZIP Code			

Email address

rockford@jordanpratt.com

Contact phone **815-315-0683**

3121821Bar number & State

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	Docum	THE TAUC O OF TO	
mation to identify your	case:		
William D Moore			
First Name	Middle Name	Last Name	
Kim E Moore			
First Name	Middle Name	Last Name	
inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	William D Moore First Name Kim E Moore First Name	William D Moore First Name Middle Name Kim E Moore First Name Middle Name	William D Moore First Name Middle Name Last Name Kim E Moore First Name Middle Name Last Name

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		.,	
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B		0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	17,400.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	17,400.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	19,100.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	22,471.00
	Your total liabilities	\$	41,571.00
Par	13: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,891.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,798.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose "141 U.S.C. \$ 101(0). Fill out lines 8.00 for statistical purposes 28 U.S.C. \$ 150	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 1 William D Moore Document Page 9 of 49

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

One Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 2 Kim E Moore

From Part 4 on Schedule E/F, copy the following:	To	tal claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-80031 Doc 1 Filed 01/07/16 Entered 01/07/16 15:59:05 Desc Main Document Page 10 of 49 Fill in this information to identify your case and this filing: Debtor 1 William D Moore Middle Name Last Name First Name Debtor 2 Kim E Moore (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number П Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put **Ford** Who has an interest in the property? Check one 3.1 Make: the amount of any secured claims on Schedule D: Model: **Explorer** Debtor 1 only Creditors Who Have Claims Secured by Property. 2004 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: ■ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Chevy 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Malibu Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2012 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$8.000.00 \$8.000.00 ☐ Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No

☐ Yes

Dak		Case 16-8		Doc 1	Filed 01/07/16 Document	Entered 01 Page 11 of	/07/16 15:59:05 49	Desc Main
	otor 1 otor 2	William D Mo Kim E Moore					Case number (if known)	
					for all of your entries at number here		ng any entries for	\$10,000.00
Part	3: Des	scribe Your Persor	nal and Ho	isehold Items				
					est in any of the follo	wing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E		old goods and fo es: Major appliand			hina, kitchenware			·
	Yes.	Describe	aldar b	augahald f		l balanginga		\$1.500.00
			older ne	ousenoia t	urniture & persona	i belongings		\$1,500.00
E.	No	es: Televisions ar			stereo, and digital equ lia players, games	ipment; computers,	printers, scanners; music	collections; electronic devices
E	Example ■ No	oles of value es: Antiques and other collection				ooks, pictures, or oth	ner art objects; stamp, coi	n, or baseball card collections;
E	Example ■ No	ent for sports ar es: Sports, photo musical instru Describe	graphic, ex		other hobby equipmen	; bicycles, pool table	s, golf clubs, skis; canoes	and kayaks; carpentry tools;
_	No		s, shotguns	s, ammunitio	n, and related equipme	ent		
	□No		othes, furs,	leather coat	s, designer wear, shoe	es, accessories		
	e res.	Describe	necess	ary wearing	g apparel			\$300.00
	□ No		velry, cost	ume jewelry,			n jewelry, watches, gems,	gold, silver
	<i>Examp</i> ■ No	rm animals bles: Dogs, cats, b	pirds, hors	es				

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

 $\hfill\square$ Yes. Give specific information.....

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Debtor 1 Debtor 2	William D Moore Kim E Moore		Case number (if known)	
200101 Z	KIIII E WIOOTE		Case number (# KNOWI)	
			art 3, including any entries for pages you have attached	\$2,100.00
Part 4: D	escribe Your Financial As	sets		
		or equitable interest in	any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No		n your wallet, in your ho	me, in a safe deposit box, and on hand when you file your petiti	on
Exan			ounts; certificates of deposit; shares in credit unions, brokerage with the same institution, list each.	houses, and other similar
□ No ■ Yes	s		Institution name:	
	17	.1. checking	Blackhawk Bank	\$200.00
	4-7	O sheeking	Cataway Pank	\$100.00
	17	.2. checking	Gateway Bank	\$100.00
19. Non- and j ■ No	oint venture Give specific informations	Institution or issuer in incorporation about them	orated and unincorporated businesses, including an interes	st in an LLC, partnership,
Nego Non- ■ No	ntiable instruments inclu negotiable instruments in Give specific informati	de personal checks, cas are those you cannot tra	tiable and non-negotiable instruments hiers' checks, promissory notes, and money orders. nsfer to someone by signing or delivering them.	
Exan □ No -		ERISA, Keogh, 401(k), 4	.03(b), thrift savings accounts, or other pension or profit-sharing	plans
■ Yes	s. List each account sep Ty IR	pe of account:	Institution name: employer provided	\$5,000.00
Your		osits you have made so	that you may continue service or use from a company public utilities (electric, gas, water), telecommunications compa	nies, or others
	i		Institution name or individual:	
■ No		eriodic payment of mone	ey to you, either for life or for a number of years)	
		•		

Case 16-80031 Doc 1 Filed 01/07/16 Entered 01/07/16 15:59:05 Desc Main Document Page 13 of 49 Debtor 1 William D Moore Debtor 2 Kim E Moore Case number (if known) 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: employer provided term life policy - no children \$0.00 cash value

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

☐ Yes. Give specific information...

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

☐ Yes. Describe each claim.......

Entered 01/07/16 15:59:05 Case 16-80031 Doc 1 Filed 01/07/16 Desc Main Page 14 of 49 Document Debtor 1 William D Moore Debtor 2 Kim E Moore Case number (if known) 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$5,300.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate. line 2 \$0.00 Part 2: Total vehicles, line 5 \$10,000.00 Part 3: Total personal and household items, line 15 \$2,100.00 58. Part 4: Total financial assets, line 36 \$5,300.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$17,400.00 Copy personal property total \$17,400.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$17,400.00

Official Form 106A/B Schedule A/B: Property page 5

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		<u> </u>	7110 1 4440 ±0 01 10	
Fill in this infor	mation to identify your	case:		
Debtor 1	William D Moore			
	First Name	Middle Name	Last Name	
Debtor 2	Kim E Moore			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Ident	fy the Property	You Claim as	s Exempt
---------------	-----------------	--------------	----------

1	Which set of exemptions are	o vou claiming? Chook one o	anhy ayon if your anaya	o io filina with voi
1.	which set of exemptions are	a vou ciaiming? Check one o	inly, even it vour spousi	e is tilina with vol.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2004 Ford Explorer Line from Schedule A/B: 3.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(c)
LINE HOLL SCHEDULE AV D. 3.1			100% of fair market value, up to any applicable statutory limit	
older household furniture & personal belongings	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
necessary wearing apparel Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Line Holli Schedule AVD. 1111			100% of fair market value, up to any applicable statutory limit	
wedding rings & misc. costume jewelry	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
checking: Blackhawk Bank Line from Schedule A/B: 17.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Line Ironi Scriedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	

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William D Moore

Debto	or 2 Kim E Moore			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	checking: Gateway Bank Line from Schedule A/B: 17.2	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
L	Line IIIIII Schedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
	RA: employer provided ine from Schedule A/B: 21.1	\$5,000.00		\$5,000.00	735 ILCS 5/12-1006
L	Line Irom Scriedule AVB. 21.1			100% of fair market value, up to any applicable statutory limit	
(Are you claiming a homestead exemptior Subject to adjustment on 4/01/16 and every No Yes. Did you acquire the property cove □ No □ Yes	/ 3 years after that for ca	ases	,	,

Debtor 1

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		Document Pag	ae 17 d	of 49		
Fill in this informat	tion to identify you	ur case:				
Debtor 1	William D Moor	e				
	First Name	Middle Name Last N	Name			
Debtor 2	Kim E Moore					
(Spouse if, filing)	First Name	Middle Name Last N	Name			
United States Bankı	ruptcy Court for the	: NORTHERN DISTRICT OF ILLINOIS	3			
Case number						
(if known)					☐ Check	k if this is an
					amen	ded filing
Official Form	10CD					
Official Form						
Schedule D	: Creditors	Who Have Claims Sec	urea	by Property	<u>y </u>	12/15
		f two married people are filing together, both , number the entries, and attach it to this forn				
1. Do any creditors hav	ve claims secured by	vour property?				
`	_	his form to the court with your other sched	dules. You	u have nothing else	to report on this form.	
_	I of the information	ŕ		a nave neumig elec		
		below.				
	Secured Claims	acre there are consumed alone list the areditor acres	aratalı far	Column A	Column B	Column C
each claim. If more that	an one creditor has a p	nore than one secured claim, list the creditor sep particular claim, list the other creditors in Part 2. A		Amount of claim	Value of collateral	Unsecured
as possible, list the clai	ms in alphabetical ord	er according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Gm Financia	al	Describe the property that secures the clair	n:	\$19,100.00	\$8,000.00	\$11,100.00
Creditor's Name		2012 Chevy Malibu				
Po Box 1811	145	As of the date you file, the claim is: Check all	I that			
Arlington, T	-	apply. Contingent				
Number, Street, Cit	ty, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		 An agreement you made (such as mortgag car loan) 	e or secure	ed		
■ Debtor 1 and Debtor	or 2 only	☐ Statutory lien (such as tax lien, mechanic's	lien)			
☐ At least one of the o	-	☐ Judgment lien from a lawsuit	,			
☐ Check if this claim		Other (including a right to offset)				
community debt						
	Opened					
	10/01/12					
Data daht was inquere	Last Active	Loct 4 digits of appount number	8276			
Date debt was incurre	ed 11/09/15	Last 4 digits of account number	0210			
Add the dollar value	e of your entries in Co	olumn A on this page. Write that number here	:	\$19,10	0.00	
If this is the last pag		the dollar value totals from all pages.		\$19,10	0.00	
write that number n	iere:			. ,		
Part 2: List Other	s to Be Notified fo	or a Debt That You Already Listed				
to collect from you for	r a debt you owe to s debts that you listed nit this page.	e notified about your bankruptcy for a debt the comeone else, list the creditor in Part 1, and th I in Part 1, list the additional creditors here. If	nen list the	collection agency he	re. Similarly, if you have	e more than one
-NONE-		On whi	ich line i	in Part 1 did you	enter the creditor	?
		Last 4	digits of	account numbe	r	

Official Form 106D

	Ca	se 16-80031 Doc 1	Filed 01/07/16		ed 01/07/16 15:59	:05 Des	c Main
Fill i	n this inforr	nation to identify your case:	Document	Paue I	8 of 49		
						l	
Debt	or 1	William D Moore First Name N	1iddle Name	Last Name			
Debt	or 2	Kim E Moore					
(Spou	se if, filing)		liddle Name	Last Name			
Unite	ed States Ba	nkruptcy Court for the: NORT	HERN DISTRICT OF ILLIN	IOIS			
Case	e number						
(if kno						_	neck if this is an nended filing
Offi	cial Forn	n 106E/F					
		/F: Creditors Who H	ave Unsecured C	laims			12/15
		accurate as possible. Use Part 1 fo			art 2 for craditors with NONE	PIODITY claims	
D: Cre he Co numb	editors Who Hontinuation Pa er (if known).	tory Contracts and Unexpired Leas ave Claims Secured by Property. If the tothis page. If you have no info	more space is needed, copy rmation to report in a Part, do	the Part you	u need, fill it out, number the	entries in the bo	oxes on the left. Attach
Part		I of Your PRIORITY Unsecured					
	_ `	rs have priority unsecured claims a	against you?				
	No. Go to P	art 2.					
	Yes.	U - CV NONDDIODITY II					
Part		I of Your NONPRIORITY Unse					
	_	rs have nonpriority unsecured clair					
L	☑ No. You hav	ve nothing to report in this part. Subm	it this form to the court with you	r other sche	dules.		
ı	Yes.						
C	laim, list the cr	nonpriority unsecured claims in the editor separately for each claim. For a particular claim, list the other creditor	each claim listed, identify what t	ype of claim	it is. Do not list claims already	included in Part	If more than one
4.1		ts Receivable Managemer	t Last 4 digits of accour	nt number	9912		\$279.00
		Creditor's Name 2nd St Unit 5	When was the debt inc	curred?	Opened 8/01/14		
	Maches	reet City State Zlp Code	As of the date you file,	the claim i	s: Check all that apply		
		rred the debt? Check one.	•	ano olami i	or official all that apply		
	■ Debtor	1 only	☐ Contingent				
	☐ Debtor	·	☐ Unliquidated				
		1 and Debtor 2 only	☐ Disputed		1.1.1.		
		t one of the debtors and another	Type of NONPRIORITY Student loans	unsecured	i ciaim:		
	☐ Check	if this claim is for a community de	bt Dobligations arising o	out of a sepa	ration agreement or divorce that	at you did not	
	_	m subject to offset?	report as priority claims	nrofit-charia	g plans, and other similar debt	2	
	■ No		·		y pians, and other similar debt	•	
	☐ Yes		Other, Specify Co	nection			

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Debto	r2 Kim E Moore		Case number (if know)	
4.2	Assoc Coll	Last 4 digits of account number	1379	\$328.00
	Nonpriority Creditor's Name 113 W Milwaukee St Janesville, WI 53545	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify 02 Honone	gah Animal Hospital	
4.3	Cap One	Last 4 digits of account number	5541	Unknown
	Nonpriority Creditor's Name		Opened 1/01/11 Last Active	
	26525 N Riverwoods Blvd Mettawa, IL 60045	When was the debt incurred?	11/28/11	-
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	1	-
4.4	Cavalry Portfolio Serv	Last 4 digits of account number	9279	\$693.00
	Nonpriority Creditor's Name Po Box 27288 Tempe, AZ 85285	When was the debt incurred?	Opened 8/01/12	-
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	••	
	Yes	Other. Specify Collection	Attorney Hsbc Bank Nevada	-

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	1 William D Moore 2 Kim E Moore		Case number (if know)	
4.5	Chase Auto	Last 4 digits of account number	6043	\$0.00
	Nonpriority Creditor's Name			
	Po Box 24696	When was the debt incurred?	Opened 5/01/12 Last Active 2/20/15	
	Columbus, OH 43224	when was the dept incurred?	2/20/13	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	d Claim.	
	☐ Check if this claim is for a community debt		and a second and the	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	•		
	□ Yes	Other. Specify Automobile	<u> </u>	
4.6	Cnvrgt Hthcr	Last 4 digits of account number	6907	\$100.00
	Nonpriority Creditor's Name 121 Ne Jefferson S	When was the debt incurred?		
	Peoria, IL 61602	When was the dept incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	Пол		
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	_	Student loans		
	LI Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other Specify Med1 02 C	bo Osf	
			_	
4.7	Creditors Protection S Nonpriority Creditor's Name	Last 4 digits of account number	5629	\$1,660.00
	308 W State St Ste 485 Rockford, IL 61101	When was the debt incurred?	Opened 9/01/09	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a Ciaiiii.	
	☐ Check if this claim is for a community debt		and the second and th	
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing		
		Collection	Attorney Rockford Orthopedic	
	Yes	■ Other Specify Surgery C		

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	1 William D Moore 2 Kim E Moore		Case number (if know)	
4.8	Cybrcollect Nonpriority Creditor's Name	Last 4 digits of account number	2891	\$100.00
	3 Easton Oval Ste 210 Columbus, OH 43219	When was the debt incurred?	Opened 5/01/09 Last Active 6/01/09	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Returned C Hs Dist 20	Check 01 Hononegah Community	
4.9	Discoverbank	Last 4 digits of account number	6666	\$9,581.00
	Nonpriority Creditor's Name		Opened 4/09/87 Last Active	
	Po Box 15316 Wilmington, DE 19850	When was the debt incurred?	3/14/11	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u>d</u>	
4.10	Midland Funding	Last 4 digits of account number	1009	\$286.00
	Nonpriority Creditor's Name 2365 Northside Dr Ste 30 San Diego, CA 92108	When was the debt incurred?	Opened 2/01/13	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Factoring	Company Account Webbank	

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	2 Kim E Moore		Case number (if know)				
4.11	Mutual Management Serv	Last 4 digits of account number	2354	\$58.00			
	Nonpriority Creditor's Name 7177 Crimson Ridge Dr St Rockford, IL 61107	When was the debt incurred?	Opened 6/01/12				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Collection	Attorney Sams Pizza - Rockton				
4.12	New Century Mortgage C	Last 4 digits of account number	5518	Unknown			
	Nonpriority Creditor's Name		Opened 9/01/05 Last Active				
	18400 Von Karman Ave Ste Irvine, CA 92612	When was the debt incurred?	12/15/05				
•	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Real Estate	e Mortgage				
4.13	Ntl Crdt Sys	Last 4 digits of account number	3058	\$99.00			
	Nonpriority Creditor's Name 117 E 24th St New York, NY 10010	When was the debt incurred?					
,	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
		☐ Disputed					
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:				
	_	Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	□ Yes	■ Other. Specify Brian Elme					
	163	Other. Specify	Company				

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Nonpriority Creditor's Name 2502 S Alpine Rd Rockford, IL 61108 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Debtor Scott Anderson Rosporiority Creditor's Name 8519 Carberry Lane Roscoe, IL 61073 Rumber Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 6 NONPRIORITY unsecured claim: Student loans Debtor 6 only only only only only only only only	
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Check if this claim is for a community debt Is the claim subject to offset?	
Is the claim subject to offset? No Debts to pension or profit-sharing plans, and other similar debts Collection Attorney Osf St Anthony Medical Ctr Ctr A.15 Scott Anderson Nonpriority Creditor's Name 8519 Carberry Lane Roscoe, IL 61073 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Collection Attorney Osf St Anthony Medical Ctr Collection Attorney Osf St Anthony Medical Ctr Contine plans, and other similar debts When was the debt incurred? As of the date you file, the claim is: Check all that apply Type of NonPRIORITY unsecured claim: Student loans Debtor 1 and plant of a separation agreement or divorce that you did not	
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□ Debtor 2 only □ Disputed □ Debtor 1 and Debtor 2 only □ Disputed □ Debtor 1 and Debtor 2 only □ Disputed □ At least one of the debtors and another □ Student loans □ Check if this claim is for a community debt □ Obligations arising out of a separation agreement or divorce that you did not	
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☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not	
- Singulation allowing dat or a separation agreement or averse that you are not	
Is the claim subject to offset? report as priority claims	
■ No □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes ☐ Other. Specify ☐ Iawsuit	
4.16 Webbnk/fhut Last 4 digits of account number 9052	\$0.00
Nonpriority Creditor's Name	40.00
6250 Ridgewood Roa When was the debt incurred? 6250 Ridgewood Roa When was the debt incurred? 6/29/12	
Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	
☐ Debtor 1 only ☐ Unliquidated	
■ Debtor 2 only □ Disputed	
☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another ☐ Student loans	
☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset? report as priority claims	
■ No □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes ☐ Other. Specify Charge Account	
Part 3: List Others to Be Notified About a Debt That You Already Listed	
i. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection a	gencv is
trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be not	ou have
any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? NONE- Part 1: Creditors with Priority Unsecured Claims	

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

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Debtor 1	William D Moore	Doddinent	1 age 24 of 40
Debtor 2	Kim F Moore		Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total cla	im
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
otal claims	_				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	22,471.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	22,471.00

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		Dodanic	1 446 29 01 73	
Fill in this infor	mation to identify your	case:		
Debtor 1	William D Moore			
	First Name	Middle Name	Last Name	
Debtor 2	Kim E Moore			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
					_
	City		State	ZIP Code	
2.3					
	Name				
	Ni saab aa	Otro- ot			_
	Number	Street			
	City		State	ZIP Code	<u> </u>
0.4	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	ramboi	Olloot			
	City		State	ZIP Code	_
2.5	<u> </u>		<u> </u>	2 0000	
2.0	Name				_
	ivallie				
					<u></u>
	Number	Street			
	City		State	ZIP Code	_
	•				

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		Docume	ent Page 26 d	of 49	
Fill in this	information to identify your	case:			
Debtor 1	William D Moore				
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2	Kim E Moore				
(Spouse if, filin		Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106H				
Sched	ule H: Your Cod	ebtors			12/15
	<u> </u>				1213
Arizona ■ No. □ Yes.	nin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. . Did your spouse, former spo	Nevada, New Mexico, Pouse, or legal equivalent liv	uerto Rico, Texas, Wash	ningtòn, and Wisconsin.)	ty states and territories include) ng with you. List the person shown
Form 1					he creditor on Schedule D (Official , Schedule E/F, or Schedule G to
C	Column 1: Your codebtor			Column 2: The cre	editor to whom you owe the debt
N	lame, Number, Street, City, State and Z	P Code		Check all schedule	es that apply:
				—	
3.1	Nome			DSchedule D, line	
ŗ	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
<u></u>	Number Street			_	
C	City	State	ZIP Code		
3.2				□ Schodulo D. lin	
	Name			Schedule D, lin	
				☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street				
C	City	State	ZIP Code		

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	in this information to identify yo	N. W. 2000)				1			
	btor 1 William								
	btor 2 Kim E M	oore			_				
` '	ited States Bankruptcy Court fo	r the: NORTHERN DISTRI	CT OF ILLINOIS						
Cas	se number		-			Check if this is	ed filing		
								ving postpetition cl e following date:	hapter
<u>O</u>	fficial Form 106I					MM / DD/ `	YYYY		
S	chedule I: Your II	ncome							12/15
spo atta	plying correct information. If use. If you are separated and ch a separate sheet to this fo	your spouse is not filing v rm. On the top of any addit	ith you, do not inclu	de infor	mati	on about your sp	ouse. If	more space is no	eeded,
1.	Fill in your employment information.		Debtor 1	Debtor 1		Debtor	2 or non	n-filing spouse	
	If you have more than one joint	Employment status	■ Employed	■ Employed			loyed		
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed			employed	t	
	employers.	Occupation	1099 sub contra	1099 sub contracter			customer services		
	Include part-time, seasonal, of self-employed work.	Employer's name	Midwest Constr	uction		CB Dis	tributo	rs	
	Occupation may include stud or homemaker, if it applies.	ent Employer's address							
		How long employed	there? 6 mont	hs			2 1/2 ye	ars	
Pai	Give Details About	Monthly Income							
	mate monthly income as of the use unless you are separated.	he date you file this form. I	f you have nothing to r	eport for	any	line, write \$0 in th	e space.	Include your non-	filing
	ou or your non-filing spouse have space, attach a separate she		combine the information	n for all	emp	oyers for that pers	on on th	e lines below. If yo	ou need
						For Debtor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, deductions). If not paid month			2.	\$	4,000.00	\$	2,575.00	
3.	Estimate and list monthly of	vertime pay.		3.	+\$	0.00	+\$	0.00	

Calculate gross Income. Add line 2 + line 3.

4,000.00

2,575.00

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William D Moore Debtor 1 Debtor 2 Kim E Moore Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here \$ 4.000.00 2.575.00 List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 274.00 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 Voluntary contributions for retirement plans 5c. 5c. \$ 0.00 70.00 Required repayments of retirement fund loans 5d. 5d. \$ 0.00 0.00 5e. Insurance 5e. \$ 340.00 0.00 5f. **Domestic support obligations** 5f. \$ 0.00 0.00 5g. **Union dues** 5g. \$ 0.00 \$ 0.00 5h. Other deductions. Specify: 5h.+ \$ \$ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ \$ 6. 0.00 684.00 7. 7 Calculate total monthly take-home pay. Subtract line 6 from line 4. \$ 4,000.00 1,891.00 List all other income regularly received: 8 Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a 0.00 0.00 Interest and dividends 8b. 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. \$ 0.00 \$ 0.00 8e. **Social Security** 8e. \$ 0.00 0.00 Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ \$ 0.00 0.00 \$ 9. \$ Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 4,000.00 \$ 1,891.00 5,891.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 5,891.00 Combined monthly income Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Fill	in this informa	ation to identify y	our case:			1		
	otor 1	William D Me				Ch	eck if this is:	
							An amended filing	•
	otor 2 ouse, if filing)	Kim E Moore	9					owing postpetition chapter f the following date:
Unit	ted States Bankr	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
	se number nown)							
0	fficial Fo	orm 106J						
		J: Your	Exper	nses				12/15
Be	as complete ormation. If m	and accurate as	s possible eded, atta	. If two married people a ach another sheet to this				
Par		ribe Your House	ehold					
1.	Is this a join							
	☐ No. Go to		in a separ	rate household?				
	. 66. 5 6.							
			st file Offic	ial Form 106J-2, Expense	s for Separate Hous	ehold of D	ebtor 2.	
2.	Do you hav	e dependents?	□ No					
	Do not list D and Debtor 2		■ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state dependents				Son		19	□ No ■ Yes
	·							□No
					Son		22	Yes
								□ No □ Yes
								□ No
3.	Do your ove	penses include	_					Yes
3.	expenses o	penses include of people other t d your depende	:han $_{\square}$	No Yes				
Est	timate your ex	a date after the	our bankr	uptcy filing date unless y				napter 13 case to report of the form and fill in the
the		h assistance an		government assistance cluded it on Schedule I:			Your exp	oenses
4.		or home owners		nses for your residence.	Include first mortgag	је 4.	\$	1,200.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
	•	erty, homeowner's				4b.	·	14.00
		e maintenance, re eowner's associa		upkeep expenses dominium dues		4c. 4d.	·	100.00 0.00
5.				our residence. such as ho	me equity loans	5.	·	0.00

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Deb	tor 1 William tor 2 Kim E	n D Moore Moore	Case num	ber (if known)	
_ 55			- 200 114111		
6.	Utilities:				
		ty, heat, natural gas	6a.	\$	350.00
		ewer, garbage collection	6b.	·	125.00
	•	ne, cell phone, Internet, satellite, and cable services	6c.	\$	350.00
	6d. Other. S		6d.	\$	0.00
7.	Food and hou	sekeeping supplies	7.	\$	600.00
8.	Childcare and	children's education costs	8.	\$	300.00
9.	Clothing, laur	ndry, and dry cleaning	9.	\$	150.00
10.	Personal care	products and services	10.	\$	150.00
11.	Medical and o	lental expenses	11.	\$	200.00
12.		n. Include gas, maintenance, bus or train fare.	10	Φ	300.00
40	Do not include		12.		
		t, clubs, recreation, newspapers, magazines, and books	13.	·	100.00
		ntributions and religious donations	14.	\$	0.00
15.	Insurance.	Commence of the first and forces are commenced in the death of the Commence of			
	15a. Life insu	insurance deducted from your pay or included in lines 4 or 20.	15a.	¢	0.00
					0.00
	15b. Health in		15b.	· 	0.00
	15c. Vehicle		15c.	\$	100.00
40		surance. Specify:	15d.	\$	0.00
	Specify:	include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.		lease payments:	47-	Φ.	500.00
		ments for Vehicle 1	17a.	·	509.00
		ments for Vehicle 2	17b.	·	0.00
		pecify: taxes for 1099 wages	17c.	\$	1,250.00
4.0	17d. Other. S		17d.	\$	0.00
18.		s of alimony, maintenance, and support that you did not report as	18.	\$	0.00
10		n your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I). Its you make to support others who do not live with you.	10.	\$	0.00
13.	Specify:	its you make to support others who do not live with you.	19.	Ψ	0.00
20	· · ·	perty expenses not included in lines 4 or 5 of this form or on Schee		our Income	
20.		es on other property	20a.		0.00
	20b. Real est		20b.	· :	0.00
		r, homeowner's, or renter's insurance	20c.	· -	0.00
		ance, repair, and upkeep expenses	20d.	·	0.00
		ner's association or condominium dues	20a. 20e.	· 	0.00
21.	Other: Specify			Ψ +\$	0.00
۷۱.	Other. Specify			-Ψ	0.00
22.	Calculate you	r monthly expenses			
	22a. Add lines	4 through 21.		\$	5,798.00
	22b. Copy line	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line 2	22a and 22b. The result is your monthly expenses.		\$	5,798.00
		, , ,			
23.	-	r monthly net income.		_	
		e 12 (your combined monthly income) from Schedule I.	23a.	· -	5,891.00
	23b. Copy yo	ur monthly expenses from line 22c above.	23b.	-\$	5,798.00
	23c. Subtract	your monthly expenses from your monthly income. It is your <i>monthly net income</i> .	23c.	\$	93.00
	rne rest	uit is your monthly het income.	_00.		
24.	For example, do modification to the	t an increase or decrease in your expenses within the year after you you expect to finish paying for your car loan within the year or do you expect your mo e terms of your mortgage?			or decrease because of a
	No.				
	☐ Yes.	Explain here:			

Fill in this infor	mation to identify your c	ase:			
Debtor 1	William D Moore				
	First Name	Middle Name	Last Na	ame	
Debtor 2 (Spouse if, filing)	Kim E Moore First Name	Middle Name	Last Na	ame	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Form			Dabtar	de Cabadulas	
Declarat	ion About ai	n individuai	Deptor	's Schedules	12/15
years, or both. 1	or property by fraud in 8 U.S.C. §§ 152, 1341, 15 n Below		cruptcy case o	can result in fines up to \$25	60,000, or imprisonment for up to 20
Did you pa	y or agree to pay someo	ne who is NOT an attori	ney to help yo	ou fill out bankruptcy forms	?
■ No					
☐ Yes. N	Name of person			. Attach Bankruptcy F and Signature (Officia	Petition Preparer's Notice, Declaration, al Form 119).
	Ity of perjury, I declare to true and correct.	nat I have read the sum	mary and sch	nedules filed with this decla	ration and
X /s/ Will	iam D Moore		X /s	s/ Kim E Moore	
	n D Moore			Cim E Moore	
Signatu	re of Debtor 1		S	ignature of Debtor 2	

Date **January 7, 2016**

Date **January 7, 2016**

Debtor 1 William D Moore First Name Middle Name Last Name Debtor 2 (Spouse if, filling) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is an	
First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is an	
Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is an	
(Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is an	
Case number (if known) Check if this is an	
(if known) Check if this is an	
(if known) Check if this is an	
amended filing	
amended ming	
Official Forms 407	
Official Form 107	
Statement of Financial Affairs for Individuals Filing for Bankruptcy	12/15
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct	
information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and cas number (if known). Answer every question.	se
<u> </u>	
Part 1: Give Details About Your Marital Status and Where You Lived Before	
1. What is your current marital status?	
■ Married	
□ Not married	
2. During the last 3 years, have you lived anywhere other than where you live now?	
E. During the last 5 years, have you have anywhere other than where you have now:	
■ No	
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.	
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Dived there	2
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community p.	property
states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)	.,.,
■ No	
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	
Part 2 Explain the Sources of Your Income	
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?	
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.	
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.	
□ No	
Yes. Fill in the details.	
Debtor 1 Debtor 2	
Sources of income Gross income Sources of income Gross income	A
Check all that apply. (before deductions and exclusions) Check all that apply. (before deductions and exclusions)	tions
	\$0.00
the date you filed for bankruptcy: bonuses, tips bonuses, tips	
☐ Operating a business ☐ Operating a business	

Official Form 107

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De	btor 2 Ki	m E Moor	е				Ca	ase number (if know	vn)	
				Debtor 1				Debtor 2		
				Sources	of income that apply.	(befo	s income re deductions and sions)	Sources of		Gross income (before deductions and exclusions)
	r last caler inuary 1 to	ndar year: December	31, 2015)	■ Wage bonuses,	s, commissions, tips		\$26,000.00	■ Wages, o	ommissions,	\$33,500.00
				☐ Opera	ting a business			☐ Operating	a business	
		dar year be December		■ Wage bonuses,	s, commissions, tips		\$56,500.00	● Wages, c	ommissions,	\$0.00
				☐ Opera	ting a business			☐ Operating	a business	
5.	Include in unemploy gambling List each	come regard ment, and co and lottery	dless of where the public by winnings. If y the gross income.	her that inco enefit paymou ou are filing	nis year or the two ome is taxable. Ex ents; pensions; rel a joint case and y ach source separa	amples ontal incorrou have	of other income are me; interest; divide income that you re	e alimony; child s ends; money colle eceived together,	ected from law list it only onc	suits; royalties; and
				Debtor 1				Debtor 2		
					of income below	(befo	s income re deductions and sions)	Sources of		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	ayments You	Made Bef	ore You Filed for	Bankru	otcy			
6.	Are eithe ☐ No.	Neither D	ebtor 1 nor	Debtor 2 ha	rimarily consume as primarily consu family, or househo	umer de	bts. Consumer de	ebts are defined in	ı 11 U.S.C. § 1	01(8) as "incurred by an
		□ No.	e 90 days bef Go to line	•	l for bankruptcy, d	id you pa	ay any creditor a to	otal of \$6,225* or	more?	
		☐ Yes	paid that c not include	reditor. Do repayments	not include paymer to an attorney for t	nts for do this bank	omestic support ob ruptcy case.	oligations, such as	s child support	the total amount you and alimony. Also, do
		-	-		6 and every 3 year			on or after the da	te of adjustme	nt.
	■ Yes.				re primarily consu d for bankruptcy, d			otal of \$600 or mo	ore?	
		■ No.	Go to line							
		□ Yes	include pa	ments for c						at creditor. Do not tinclude payments to
	Creditor	's Name an	d Address		Dates of payme	ent	Total amount paid	Amount you still owe		payment for
7.	Insiders in corporation including support and the No	nclude your ons of which one for a bu nd alimony.	relatives; any you are an o	general pa fficer, direct perate as a		any gen rol, or ov	eral partners; part oner of 20% or mo	nerships of which re of their voting s	you are a ger securities; and	
		Name and		ISIUCI	Dates of payme	ent	Total amount	Amount you	Reason f	or this payment
	2.30.0						paid	still owe		

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	btor 1 William D Moore btor 2 Kim E Moore		Cas	e number (if kn	own)	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		yments or transfer a	any property c	on account of a d	ebt that benefited an
	■ No □ Yes. List all payments to an insider					
	Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount	Amount yo		this payment
Par	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures	paid	Suii Ow	include cred	iitoi s riame
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.					
	□ No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ie case
	Scott Anderson	collection	Winnebago Co	unty	☐ Pending	
	vs William & Kim Moore				☐ On appe	
	15SC4849				Conclud	ed
	Check all that apply and fill in the details belo ■ No □ Yes. Fill in the information below. Creditor Name and Address	Describe the Property Explain what happene		D	ate	Value of the property
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No Yes. Fill in the details.		cluding a bank or fir	nancial institu	ution, set off any	amounts from your
	Creditor Name and Address	Describe the action th	e creditor took	_	ate action was	Amount
	■ No	another official?		ion of an assi	gnee for the ben	
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and	Describe the gifts			ates you gave ne gifts	Value
	Address:					

Case 16-80031 Doc 1 Filed 01/07/16 Entered 01/07/16 15:59:05 Desc Main Page 35 of 49 Document Debtor 1 William D Moore Debtor 2 Kim E Moore Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. \square No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred payment or transfer was **Email or website address** made Person Who Made the Payment, if Not You Eric Pratt Law Firm P.C. **Attorney Fees** \$1,485.00 3957 North Mulford Rd. Suite C Rockford, IL 61114 rockford@jordanpratt.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο П Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment

made

Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

П Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 William D Moore
Debtor 2 Kim E Moore

Case number (if known)

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.								
	Name of trust	Date Trans	fer was						
Pai	tt 8: List of Certain Financial Accounts, Instr	uments, Safe Deposit	Boxes, and S	Storage Unit	ts				
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or or transferred?	•			•		ŕ		
	houses, pension funds, cooperatives, associa No				.,,	,			
		ast 4 digits of ccount number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	before clo	palance sing or transfer		
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?								
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe	the contents	Do you s have it?	till		
22.	Have you stored property in a storage unit or □ No □ Yes. Fill in the details.	place other than your	home within	1 year befo	re you filed for bankrup	tcy			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)			the contents	Do you s have it?	till		
Pai	rt 9: Identify Property You Hold or Control fo	r Someone Else							
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ude any prope	rty you bor	rowed from, are storing	for, or hold ir	n trust		
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property		Value		
	tt 10: Give Details About Environmental Informethe purpose of Part 10, the following definition								
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surface	e water, groun				dous or		
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	s defined under any e		law, wheth	er you now own, opera	te, or utilize it	or used		
	Hazardous material means anything an enviro	nmental law defines	as a hazardou	s waste, ha	zardous substance, to	kic substance,			

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 William D Moore
Debtor 2 Kim E Moore

Case number (if known)

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmenta No					ental law?		
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of an	y release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State & ZIP Code)	and	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or admin	istrative proceeding under any en	viror	nmental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ature of the case	Status of the case		
Par	11: Give Details About Your Business or Co	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have	any o	of the following connections to any	business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	☐ Yes. Check all that apply above and fill in the details below for each business.						
	Business Name De Address	scribe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.			
		ame of accountant or bookkeeper	r	Dates business existed	umber of Trine.		
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
	■ No □ Yes. Fill in the details below.						
	Name Da Address (Number, Street, City, State and ZIP Code)	ate Issued					

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Debtor 1 William	D Moore	9	
Debtor 2 Kim E M	loore		Case number (if known)
Part 12: Sign Belo	w		
are true and correct.	I understand that makinse can result in fines u		and I declare under penalty of perjury that the answers y, or obtaining money or property by fraud in connection 20 years, or both.
/s/ William D Moo	re	/s/ Kim E Moore	
William D Moore		Kim E Moore	
Signature of Debtor	1	Signature of Debtor 2	
Date January 7,	2016	Date January 7, 2016	
Did you attach additi	ional pages to Your Sta	ement of Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?
■ No			
☐ Yes			
Did you pay or agree	to pay someone who i	s not an attorney to help you fill out bank	ruptcy forms?
■ No			
☐ Yes Name of Pers	on Attach the R	unkruntcy Petition Prenarer's Notice Declar	ation, and Signature (Official Form 119)

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	William D Moore			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	Kim E Moore First Name	Middle Name	Last Name	-
United States Ba	ankruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	-
Case number				
(if known)				Check if this is an
				amended filing
Official Fo	orm 108			
Stateme	nt of Intentio	n for Indiv	iduals Filing Under Cha	pter 7 12/15
			<u> </u>	12.0
If you are an ind	lividual filing under chap	ter 7, you must fil	out this form if:	
creditors have	ve claims secured by you	ır property, or		
you have least	sed personal property ar	nd the lease has no	ot expired.	
			you file your bankruptcy petition or by the da e time for cause. You must also send copies	
on the		e court exterius the	e time for cause. You must also send copies	to the creditors and lessors you list
If two married n	oonlo aro filing togothor	in a joint case ho	th are equally responsible for supplying corr	act information. Both dobtors must
	nd date the form.	in a joint case, bo	th are equally responsible for supplying corr	ect information. Both deptors must
	and accurate as possiblyour name and case num		needed, attach a separate sheet to this form	. On the top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
1. For any credit	-	rt 1 of Schedule D	: Creditors Who Have Claims Secured by Pro	perty (Official Form 106D), fill in the
Identify the ci	reditor and the property th	at is collateral	What do you intend to do with the property secures a debt?	that Did you claim the property as exempt on Schedule C?
			secures a debt:	as exempt on schedule C:
	Gm Financial		☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	- ·
Description of	2012 Chevy Malibu		Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property	•		☐ Retain the property and [explain]:	
securing debt				
	our Unexpired Personal ed personal property lea		in Schedule G: Executory Contracts and Une	expired Leases (Official Form 106G), fill
in the information	on below. Do not list rea	l estate leases. Un	expired leases are leases that are still in effe	ct; the lease period has not yet ended.
You may assum	e an unexpired personal	property lease if t	he trustee does not assume it. 11 U.S.C. § 36	5(p)(2).
Describe your	unexpired personal prop	erty leases		Will the lease be assumed?
				_
Lessor's name: Description of le	hasse			□ No
Property:	ascu			☐ Yes
Lessor's name:				□ No
Description of le Property:	eased			□ Vaa
				☐ Yes
Lessor's name:				

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Debtor 1 William D Moore	
Debtor 2 Kim E Moore	Case number (if known)
Description of leased Property:	□ No
Lessor's name: Description of leased	☐ Yes ☐ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention a property that is subject to an unexpired lease.	bout any property of my estate that secures a debt and any personal
X /s/ William D Moore	X /s/ Kim E Moore
William D Moore	Kim E Moore
Signature of Debtor 1	Signature of Debtor 2
Date January 7, 2016	Date January 7, 2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-80031 Doc 1 Filed 01/07/16 Entered 01/07/16 15:59:05 Desc Main Document Page 45 of 49

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	William D Moore		Case No.		
111 10	e Kim E Moore	Debtor(s)	Chapter	7	
	DIGGLOGUPE OF COMPEN		NEV FOR DE	IDTOD (C)	
	DISCLOSURE OF COMPEN	SATION OF ATTOR	ENEY FOR DE	ZBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	1,485.00	
	Prior to the filing of this statement I have received		\$	1,485.00	
	Balance Due		\$	0.00	
2.	\$_335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed comper	nsation with any other person u	unless they are memb	pers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	a. [Other provisions as needed] see attached fee agreement				
7.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding or any Inc.	hargeability actions, judic	cial lien avoidance	es, relief from stay actions or	
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	agreement or arrangement for p	payment to me for re	presentation of the debtor(s) in	
_	January 7, 2016	/s/ Philip H. Hart			
	Date	Philip H. Hart Signature of Attorney	N2		
		Eric Pratt Law Fire	m P.C.		
		3957 North Mulfor Suite C	d Rd.		
		Rockford, IL 6111			
		815-315-0683 Fax			
		rockford@jordanp Name of law firm	JI att.COIII		
		- J			

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CHAPTER 7 FLAT FEE AGREEMENT Eric Pratt Law Firm, P.C. ("Attorney"), is engaged to represent William & Kim ("Client"), in a Chapter 7 Bankruptcy. Attorney and Client agree that this representation includes the Petition, Statements and Schedules, Representation at the 341(a) meeting, Reaffirmation Hearings, and correspondence with Chapter 7 Trustee (if required). This agreement does NOT include representation in additional court appearances, including but not limited to, dischargability complaints, motion to dismiss filed by US Trustee, inquiries into the value of assets, or any other evidentiary hearing, contested motions, or adversary proceeding. Additional fees will be required if these services are needed. Client agrees to pay Attorney a flat fee of \$ _______ for the services described above. This flat fee is based on the anticipated amount of work required based on the information provided to date by Client to Attorney. If the information is incomplete, incorrect, or changes before the time Client's matter is ready to be filed, the Attorney's legal assessment of the matter may change, causing the flat fee amount to require adjustment. Client will be responsible for costs in addition the flat fee, including but not limited to, the \$335 filing fee plus the \$_460 credit report fee. The filing fee of \$335 shall be paid by separate check or cash to be placed in the Trust account. The flat fee, upon payment, becomes the property of the law firm and Client directs Attorney to deposit these funds in Attorney's business account. While Client has the right to pay Attorney on an hourly fee basis, Client elects to pay Attorney on a flat fee structure as it tends to be less money when compared to an hourly rate fee structure. The firm will begin work on the Bankruptcy Petition upon receipt of the entire flat fee along with the supporting documentation. Client understands that bankruptcy laws only allow for protection of certain amount of property and if any property remains unprotected, Client understands the Chapter 7 Trustee can sell it if Client does not or cannot buy out the Trustee's interest and that the US Trustee may object to the filing of a Chapter 7 if they believe Client has excess income and should be filing a Chapter 13. Certain debts are not dischargeable under the bankruptcy laws, such as, student loans or educational debts, some taxes, undisclosed debts, debt related to family court matters (support/maintenance), fines, debts incurred by fraud, debts incurred after filing, future association/condo HOA dues, or any other debt found non-dischargeable by the Judge. Client agrees not to transfer any property or incur any debt without expressed permission from Attorney or the Court. Client agrees to make full disclosure of all income, expenses, debts, and assets at the initial consultation and on the bankruptcy petition. Client understands bankruptcy law requires the completion of a pre-filing and a post-filing course. Client agrees to pay for both the pre-filing and post-filing course independently of this agreement and working with Attorney to make sure that the certificates are received. If Client's case is closed without discharge by the Bankruptcy Court due to failure to complete post-filing course, Client shall be required to pay fees and cost related to the reopening of the case. Attorney-Client relationship terminates and the attorney's file will be closed upon receipt of discharge of bankruptcy unless otherwise specified on this document. In the event the relationship terminates prior to the filing of the bankruptcy case, Attorney shall deduct the amount of \$300 prior to refunding. Client authorizes Attorney to transfer any funds held in the trust account to the operating account at the time of such termination to ensure the amounts due and owing to either party can be properly assessed. Any and all physical records will be maintained in accordance with the laws governing such records and will be destroyed no later than 7 years after the file's closure. By signing this agreement, I agree that I have had an opportunity to discuss the agreement with Attorney, understand the agreement, and have had an opportunity to ask questions and have received an explanation for any questions that I had ERIC PRATT LAW FIRM. Total: If payment via debit card, payments are as follows: \$_ today. Then, \$ on the _day(s) of each month hereafter beginning on ___ and will be automatic via debit card on file with no prior authorization necessary. The filing fee of \$335.00 cannot be debited from the card and shall be paid via check or cash on _

If payment via cash or check, payments are as follows: \$1660 today. Then, \$200 on the on the day of the day of

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United States Bankruptcy Court Northern District of Illinois

т	William D Moore		C. N.	
In re	Kim E Moore	Debtor(s)	Case No. Chapter	7
	VE	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	17
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credi	itors is true and	correct to the best of my
Date:	January 7, 2016	/s/ William D Moore William D Moore Signature of Debtor		
Date:	January 7, 2016	/s/ Kim E Moore		

Accounts Receivable Management 7834 N 2nd St Unit 5 Machesney Park, IL 61115

Assoc Coll 113 W Milwaukee St Janesville, WI 53545

Cap One 26525 N Riverwoods Blvd Mettawa, IL 60045

Cavalry Portfolio Serv Po Box 27288 Tempe, AZ 85285

Chase Auto Po Box 24696 Columbus, OH 43224

Cnvrgt Hthcr 121 Ne Jefferson S Peoria, IL 61602

Creditors Protection S 308 W State St Ste 485 Rockford, IL 61101

Cybrcollect 3 Easton Oval Ste 210 Columbus, OH 43219

Discoverbank Po Box 15316 Wilmington, DE 19850

Gm Financial Po Box 181145 Arlington, TX 76096

Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108 Mutual Management Serv 7177 Crimson Ridge Dr St Rockford, IL 61107

New Century Mortgage C 18400 Von Karman Ave Ste Irvine, CA 92612

Ntl Crdt Sys 117 E 24th St New York, NY 10010

Rockford Mercantile 2502 S Alpine Rd Rockford, IL 61108

Scott Anderson 8519 Carberry Lane Roscoe, IL 61073

Webbnk/fhut 6250 Ridgewood Roa Saint Cloud, MN 56303